

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sandra Leslie Adams  
Debtor

Case No. 19-01886-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Apr 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Sandra Leslie Adams, 814 Charlotte Way, Enola, PA 17025-1548
5196560	SantanderConsumerUSA Inc as servicer for, UMB Bank, National Association,, Trustee for AL Title Trust I, Assignee, of BMW Financial Services NA LLC, P.O. Box 560284 Dallas, TX 75356
5193390	+ TSI/926, PO BOX 15095, WILMINGTON, DE 19850-5095

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ EDI: PRA.COM	Apr 18 2024 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5193373	EDI: BANKAMER	Apr 18 2024 22:41:00	BANK OF AMERICA, BANKRUPTCY DEPARTMENT, 4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
5200314	+ EDI: BANKAMER2	Apr 18 2024 22:41:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5193374	EDI: CAPITALONE.COM	Apr 18 2024 22:41:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5193376	EDI: PENNDEPTREV	Apr 18 2024 22:41:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5193376	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2024 18:47:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5193391	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 18 2024 18:46:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5193377	EDI: DISCOVER	Apr 18 2024 22:41:00	DISCOVER BANK, 12 READS WAY, NEW CASTLE, DE 19720
5195443	EDI: DISCOVER	Apr 18 2024 22:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5193378	EDI: IRS.COM	Apr 18 2024 22:41:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5193375	Email/Text: info@pamd13trustee.com	Apr 18 2024 18:46:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
5193380	+ EDI: LENDNGCLUB	Apr 18 2024 22:41:00	LENDING CLUB, 71 STEVENSON, STE 300, SAN FRANCISCO, CA 94105-2985
5193381	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 18:49:32	LVNV FUNDING LLC, BK NOTICE, 55 BEATTIE PL STE 110 MS576, GREENVILLE, SC 29601-2165

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Date Rcvd: Apr 18, 2024

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Page 2 of 3  
Total Noticed: 32

5198843	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 18:49:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5220213	+ EDI: LENDNGCLUB	Apr 18 2024 22:41:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
5194112	Email/Text: EBN@Mohela.com	Apr 18 2024 18:46:00	MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005
5193382	Email/Text: EBN@Mohela.com	Apr 18 2024 18:46:00	MOHELA/SOFI, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005
5193383	+ EDI: NAVIENTFKASMSERV.COM	Apr 18 2024 22:41:00	NAVIENT, PO BOX 9500, WILKES BARRE, PA 18773-9500
5203711	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 18 2024 18:46:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO BOX 8961, Madison, WI 53708-8961
5220453	EDI: PRA.COM	Apr 18 2024 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5193384	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2024 18:47:00	QUICKEN LOANS MORTGAGE SERVICES, 635 WOODWARD AVENUE, DETROIT, MI 48226-3408
5208149	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 18 2024 18:47:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5193385	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 18:49:38	RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE #110, GREENVILLE, SC 29601-5115
5193386	Email/Text: enotifications@santanderconsumerusa.com	Apr 18 2024 18:47:00	SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284
5193387	+ Email/PDF: SoFiBKNotifications@resurgent.com	Apr 18 2024 18:49:29	SFLNDCORP, ONE LETTERMAN DRIVE, SAN FRANCISCO, CA 94129-1494
5193388	+ EDI: SYNC	Apr 18 2024 22:41:00	SYNCB/PPXTRM, PO BOX 965005, ORLANDO, FL 32896-5005
5193878	+ EDI: PRA.COM	Apr 18 2024 22:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5193389	+ EDI: WTRRNBNK.COM	Apr 18 2024 22:41:00	TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5221088	+ Email/Text: bncmail@w-legal.com	Apr 18 2024 18:47:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5193392	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 18 2024 18:46:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5193379	*	IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

Name	Email Address
Dorothy L Mott	on behalf of Debtor 1 Sandra Leslie Adams DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWeclf@pamdl3trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Kara Katherine Gendron	on behalf of Debtor 1 Sandra Leslie Adams karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;MottGendronLaw@jubileebk.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	Sandra Leslie Adams	Social Security number or ITIN xxx-xx-1465
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court    Middle District of Pennsylvania		
Case number: 1:19-bk-01886-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sandra Leslie Adams  
fka Sandra Leslie Shaw

By the  
court:

4/18/24



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**